

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 13 bankruptcy case concerning the debtor(s) listed below was filed on 6/28/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Petru Emil Ifode  
 150 N Farview Avenue  
 Paramus, NJ 07652

Itisoara Ifode  
 150 N Farview Avenue  
 Paramus, NJ 07652

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
 xxx-xx-9030 (Petru Emil Ifode)  
 xxx-xx-8750 (Itisoara Ifode)

United States Bankruptcy Judge:  
 Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):  
 Jeannie Seeliger  
 Law Office of Jeannie Seeliger, Esq.  
 409 Grand Avenue, Suite 7  
 Englewood, NJ 07631  
 Telephone number: (201) 894-6000

Bankruptcy Trustee (name and address):  
 Marie-Ann Greenberg  
 Chapter 13 Standing Trustee  
 30 Two Bridges Rd  
 Suite 330  
 Fairfield, NJ 07004  
 Telephone number: 973-227-2840

**Meeting of Creditors:**

Date: **August 2, 2011**

Time: **11:30 AM**

Location: **Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **10/31/11**

For a governmental unit: 180 days from date of order for relief. 11 U.S.C. §§ 502(b)(9)

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/3/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

MLK Jr Federal Building  
 50 Walnut Street  
 Newark, NJ 07102  
 Telephone number: 973-645-4764

**For the Court:**

Clerk of the Bankruptcy Court:  
 James J. Waldron

Business Hours:  
 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 6/29/11

## EXPLANATIONS

B9I (Official Form 9I) (12/10)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code §§ 362 and §§ 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §§1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<u><b>Undeliverable Notices.</b></u> Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.	

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.



B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT District of New Jersey		PROOF OF CLAIM
Name of Debtor: Petru Emil Iftode Itisoara Iftode	Case Number: 11-29526	<p style="text-align: center;">Mail Claim To:</p> <p style="text-align: center;">Clerk, U.S. Bankruptcy Court U.S. Bankruptcy Court MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102</p>
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		
Name and address where notices should be sent:		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  <b>Filed on:</b> _____
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.</b>  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____  <b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate</b> ____ %  <b>Amount of arrearage and other charges as of time case filed included in secured claim,</b> <b>if any:</b> \$ _____ <b>Basis for perfection:</b> _____  <b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		<p style="text-align: center;"><b>Amount entitled to priority:</b></p> <p style="text-align: center;">\$ _____</p> <p style="text-align: center;"><i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i></p>
<b>Date:</b>	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	<b>FOR COURT USE ONLY</b>

**B10 (Official Form 10) (04/10) - Cont.**

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**DEFINITIONS**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**INFORMATION**

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

**Certificate of Service Page 7 of 8**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Petru Emil Iftode  
 Itisoara Iftode  
 Debtors

Case No. 11-29526-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: b9i

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Jun 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2011.

db/jdb +Petru Emil Iftode, Itisoara Iftode, 150 N Farview Avenue, Paramus, NJ 07652-3235  
 aty +Jeannie Seeliger, Law Office of Jeannie Seeliger, Esq., 409 Grand Avenue, Suite 7,  
 Englewood, NJ 07631-4120  
 tr +Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330,  
 Fairfield, NJ 07004-1550  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 512126232 +Bloomington/DSNB, PO Box 8219, Mason, OH 45040-8219  
 512126234 +Ceadarcrest Fund LP, 175 W 92nd Street Apt 3A, New York, NY 10025-7521  
 512126247 +Eichenbaum & Stylianou, LLC, Re: Discover Bank, 10 Forest Avenue, Paramus, NJ 07652-5242  
 512126248 +Enrque Vera, c/o L Scott Berkoben Esq, 211 Center Avenue, PO Box 32,  
 Westwood, NJ 07675-0032  
 512126250 +F.H. Cann & Associates Inc, re: Cedarcrest Capital, 1600 Osgood Street Suite 20-2/120,  
 North Andover, MA 01845-1048  
 512126252 +GC Services Limited, re:, 4019 Woodcock Dr #101-20, Jacksonville, FL 32207-2700  
 512126253 +GE /Lord & Taylor, PO Box 965015, Orlando, FL 32896-5015  
 512126254 +GE Money Bank /GAP, PO Box 965005, Orlando, FL 32896-5005  
 512126257 +Jay I Lazerowitz Esq, re: Cedarcrest Fund LP, 55 Harriestown Road Suite 203,  
 Glen Rock, NJ 07452-3303  
 512126258 +Kohl/CAP ONE, PO Box 3115, Milwaukee, WI 53201-3115  
 512126260 +Morgan Stanley Credit, 4708 Mercantile Road North, Fort Worth, TX 76137-3605  
 512126261 +Nationwide Credit Inc, re:, 2015 Vaughn Road NW Bld 400, Kennesaw, GA 30144-7801  
 512126263 +PNC Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701  
 512126262 +PNC Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 512126265 +TD Bank, PO Box 84037, Columbus, GA 31908-4037  
 512126266 +Torres Credit Serv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200  
 512126269 +Valley Hospital, 223 N Van Dien Ave, Ridgewood, NJ 07450-2736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 29 2011 21:39:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512126224 EDI: MERRICKBANK.COM Jun 29 2011 21:03:00 Advanta Bank, PO Box 844,  
 Spring House, PA 19477  
 512126227 EDI: AMEREXPR.COM Jun 29 2011 21:03:00 American Express, Customer Service, PO Box 7863,  
 Fort Lauderdale, FL 33329-7863  
 512126226 +EDI: AMEREXPR.COM Jun 29 2011 21:03:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 512126225 +EDI: AMEREXPR.COM Jun 29 2011 21:03:00 American Express, PO Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 512126228 +EDI: HNDA.COM Jun 29 2011 21:03:00 American Honda Financial Corp,  
 200 Continental Dr Ste 301, Newark, DE 19713-4336  
 512126229 +EDI: BANKAMER2.COM Jun 29 2011 21:03:00 Bank of America, PO Box 17054,  
 Wilmington, DE 19850-7054  
 512126231 +EDI: TSYS2.COM Jun 29 2011 21:03:00 Barclays Bank Delaware, 125 S West St,  
 Wilmington, DE 19801-5014  
 512126233 +EDI: CAPITALONE.COM Jun 29 2011 21:03:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 512126235 +EDI: CHASE.COM Jun 29 2011 21:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 512126238 +EDI: CHASE.COM Jun 29 2011 21:03:00 Chase - Shop Rite, PO Box 15298,  
 Wilmington, DE 19850-5298  
 512126239 +EDI: CHASE.COM Jun 29 2011 21:03:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 512126242 +EDI: CITICORP.COM Jun 29 2011 21:03:00 Citi Cards, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 512126243 +EDI: CITICORP.COM Jun 29 2011 21:03:00 Citi Cards / Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 512126244 +EDI: SEARS.COM Jun 29 2011 21:03:00 CitiBank/ Sears, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 512126245 EDI: DISCOVER.COM Jun 29 2011 21:03:00 Discover Fin Serv, PO Box 15316,  
 Wilmington, DE 19850  
 512126246 EDI: DISCOVER.COM Jun 29 2011 21:03:00 Discover Financial Serv, PO Box 15316,  
 Wilmington, DE 19850  
 512126249 +E-mail/Text: BKNOTICES@EAFLLC.COM Jun 29 2011 21:36:48 Equable Ascent Financial,  
 1120 W Lake Cook Rd Ste 404, Buffalo Grove, IL 60089-1970  
 512126251 +EDI: BANKAMER2.COM Jun 29 2011 21:03:00 FIA Card Services, PO Box 15054,  
 Wilmington, DE 19850-5054  
 512126255 +E-mail/PDF: hcscollections@verizon.net Jun 29 2011 23:55:49 HCS Collections, re:,  
 PO Box 306, Waldwick, NJ 07463-0306  
 512126256 +EDI: HFC.COM Jun 29 2011 21:03:00 HSBC, PO BOX 5253, Carol Stream, IL 60197-5253  
 512126259 +EDI: TSYS2.COM Jun 29 2011 21:03:00 Macy DSNB, 9111 Duke Blvd, Mason, OH 45040-8999  
 512126264 +EDI: TDBANKNORTH.COM Jun 29 2011 21:03:00 TD Bank, 32 Chestnut St,  
 Lewiston, ME 04240-7799

District/off: 0312-2

User: admin  
Form ID: b9i

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Jun 29, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512126267	+EDI: URSI.COM Jun 29 2011 21:03:00	United Recovery Systems, re:, 5800 N Course Dr, Houston, TX 77072-1613
512126268	+EDI: CITICORP.COM Jun 29 2011 21:03:00	Universal Card/ Citibank, PO Box 44167, Jacksonville, FL 32231-4167
512126271	+EDI: WFNNB.COM Jun 29 2011 21:03:00	WFNNB - Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
512126272	+EDI: WFNNB.COM Jun 29 2011 21:03:00	WFNNB - Annie Sez, PO Box 182789, Columbus, OH 43218-2789
512126273	+EDI: WFNNB.COM Jun 29 2011 21:03:00	WFNNB - Dress Barn, PO Box 182789, Columbus, OH 43218-2789
512126274	+EDI: WFNNB.COM Jun 29 2011 21:03:00	WFNNB - NY & C, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512126230*	+Bank of America, PO Box 17054, Wilmington, DE 19850-7054
512126236*	+Chase, PO Box 15298, Wilmington, DE 19850-5298
512126237*	+Chase, PO Box 15298, Wilmington, DE 19850-5298
512126240*	+Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
512126241*	+Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
512126270	##+Warren K Stadtmuer Esq, re: Valley Hospital, 4 Brighton Road Ste 350, Clifton, NJ 07012-1646

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2011

Signature:

